



**IT IS HEREBY ADJUDGED and DECREED that the  
below described is SO ORDERED.**

**Dated: August 15, 2013.**

*H. Christopher Mott*

**H. CHRISTOPHER MOTTO  
UNITED STATES BANKRUPTCY JUDGE**

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION

IN RE: §  
CYNTHIA GARCIA, § CASE NO. 13-30898-HCM-13  
DEBTOR(S). §

**AGREED ORDER**

On this date came before the Court for consideration the Objection to Confirmation filed by Credit Acceptance Corporation ("Creditor"). Debtor(s) was/were represented by Eric Martinez. Credit Acceptance was represented by Stephen G. Wilcox. Before the introduction of evidence, the parties presented the following agreement to the Court:

1. The parties agree that Creditor has a valid and perfected purchase money security interest in a 2005 Dodge Neon, Vehicle Identification Number 1B3ES56C75D205010, account number ending in 2395.
2. Creditor has a 910 day claim in the amount of \$11,644.86 which will be paid in full through the Chapter 13 Plan at 5.25% interest. Any value set out in the Chapter 13 Plan will not be binding on Creditor for any purpose.
3. Creditor shall receive adequate protection payments in the amount of \$145.56 each month, beginning month one (1) of the Plan, and continuing thereafter through month three (3) of the Plan, month one being defined as the first month a payment is due to the Trustee pursuant to 11 U.S.C. §1326(a)(1). Thereafter, beginning in month four (4) of the Plan, Creditor will receive set and equal payments of at least \$469.49 each month, until paid in full. All such monthly payments

are to be paid prior to any monthly disbursement on any administrative or priority claims save and except the Chapter 13 Trustee's commission.

4. THIS ORDER SHALL BE BINDING ON BOTH THE DEBTOR(S) AND THE CREDITOR FOR PURPOSES OF CONFIRMATION OF A CHAPTER 13 PLAN IN THIS CASE. IF AN AMENDED PLAN IS FILED IN THIS CASE AFTER THE ENTRY OF THIS ORDER BUT PRIOR TO THE ENTRY OF A CONFIRMATION ORDER WHICH AMENDED PLAN DOES NOT INCLUDE THE TERMS SET OUT HEREIN, THE TERMS CONTAINED IN THIS ORDER SHALL GOVERN AND SHALL BE INCORPORATED INTO ANY ORDER CONFIRMING THE CHAPTER 13 PLAN BY VIRTUE OF THE ENTRY OF THIS ORDER.

**IT IS SO ORDERED.**

# # #

**Prepared by:**

Stephen G. Wilcox  
State Bar Number 21454300  
BASSEL & WILCOX, P.L.L.C.  
P. O. Box 11509  
Fort Worth, Texas 76110-0509  
(817) 870-1694 Telephone  
(817) 870-1181 Facsimile  
[swilcox@basselwilcox.com](mailto:swilcox@basselwilcox.com)

**ATTORNEYS FOR CREDIT ACCEPTANCE CORPORATION**

**APPROVED AS TO SUBSTANCE AND FORM:**

/s/Stephen G. Wilcox

Stephen G. Wilcox  
State Bar No. 21454300  
BASSEL & WILCOX, P.L.L.C.  
P.O. Box 11509  
Fort Worth, Texas 76110-0509  
(817) 870-1694 Telephone  
(817) 870-1181 Facsimile  
[swilcox@basselwilcox.com](mailto:swilcox@basselwilcox.com)

**ATTORNEY FOR CREDIT ACCEPTANCE CORPORATION**

/s/Eric Martinez

\*\*\*Eric Martinez

4530 Montana

El Paso, TX 79903

**ATTORNEY FOR CYNTHIA GARCIA**

\*\*\* with permission from you to sign the original for submission to the Court.

/s/Lucille Zavala

\*\*\*Stuart Cox, Trustee

\*\*\*Lucille Zavala

1760 N. Lee Trevino Cr.

El Paso, Texas 79936

**STANDING CHAPTER 13 TRUSTEE**

\*\*\*with permission to sign the original for submission to the Court.

**AFTER ENTRY, PLEASE RETURN TO:**

Stephen G. Wilcox

BASSEL & WILCOX, P.L.L.C.

P. O. Box 11509

Fort Worth, Texas 76110-0509

Eric Martinez

4530 Montana

El Paso, TX 79903

Stuart Cox

1760 N. Lee Trevino Cr.

El Paso, Texas 79936

8117-00427-351118